



100  $\Rightarrow$  Typical Internet Network Configuration

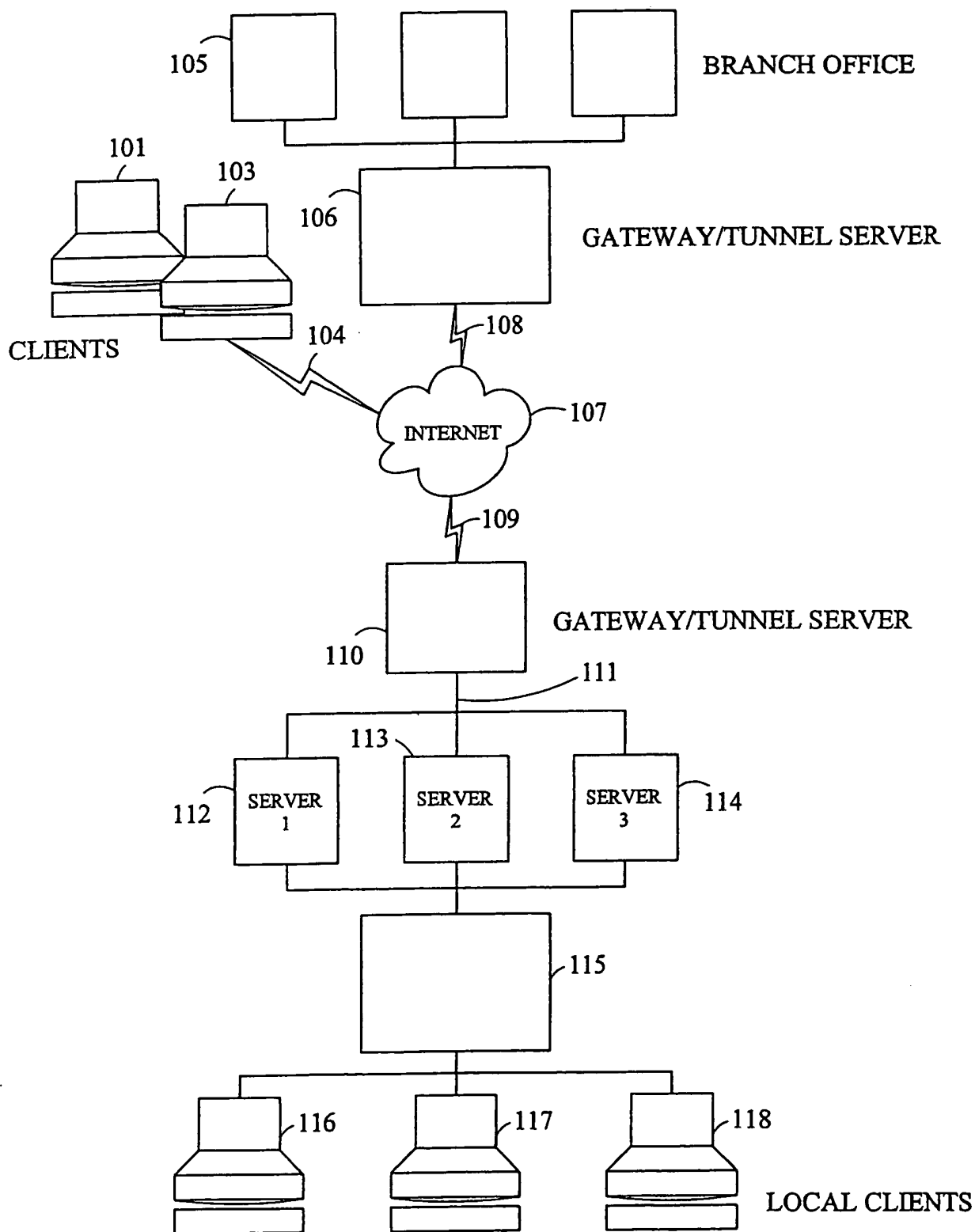


Figure 1

200 Typical General Purpose Computer/

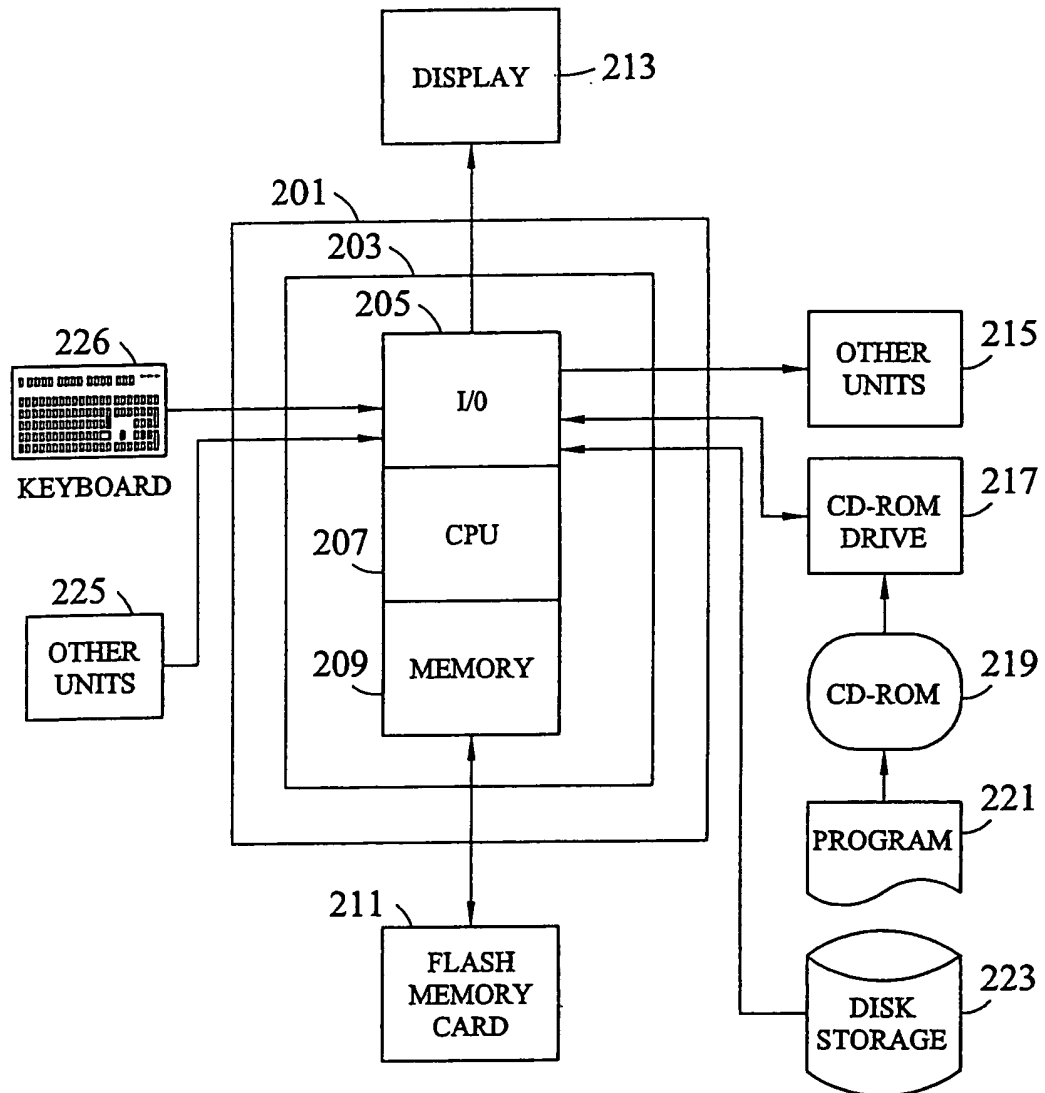


Figure 2

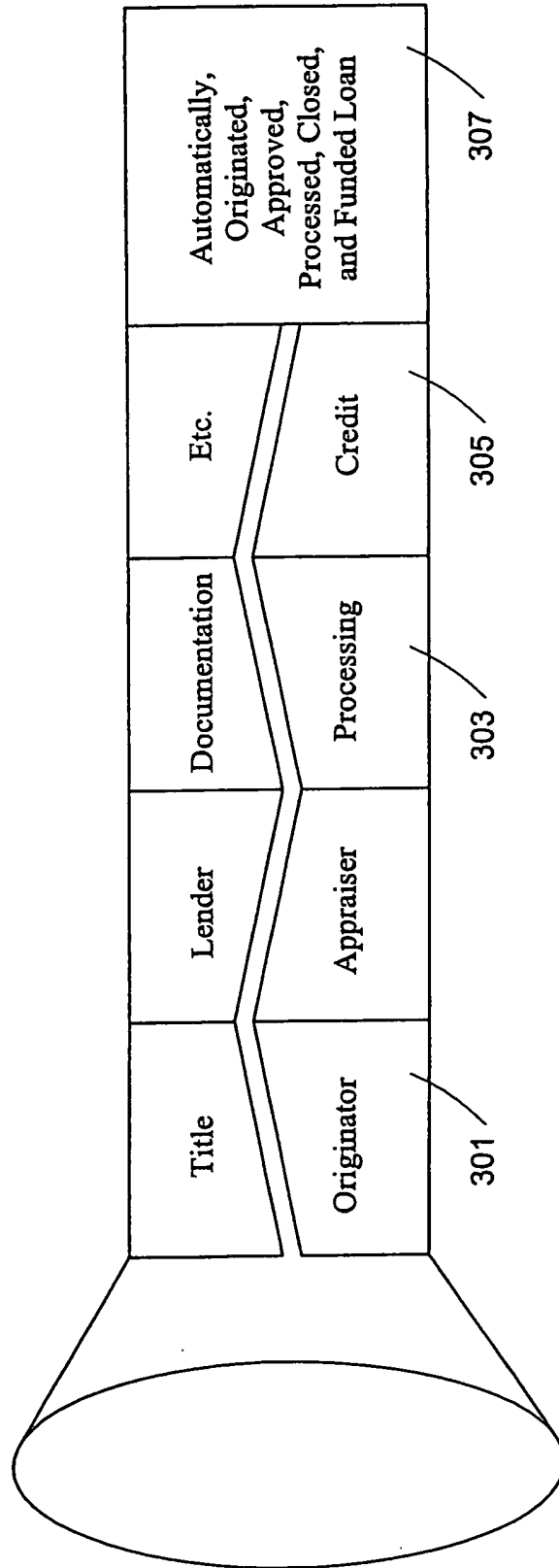


Figure 3

400

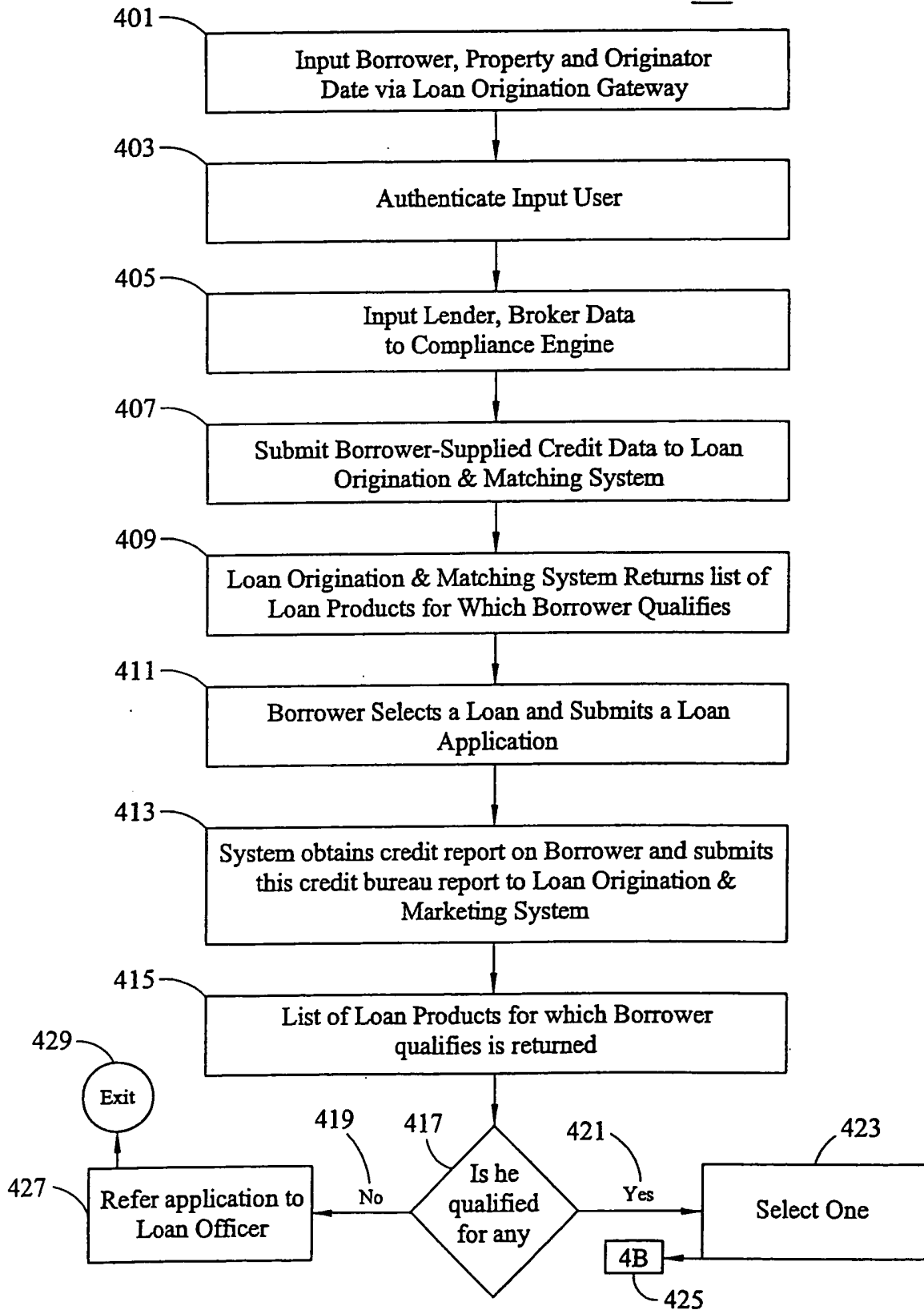


Figure 4A

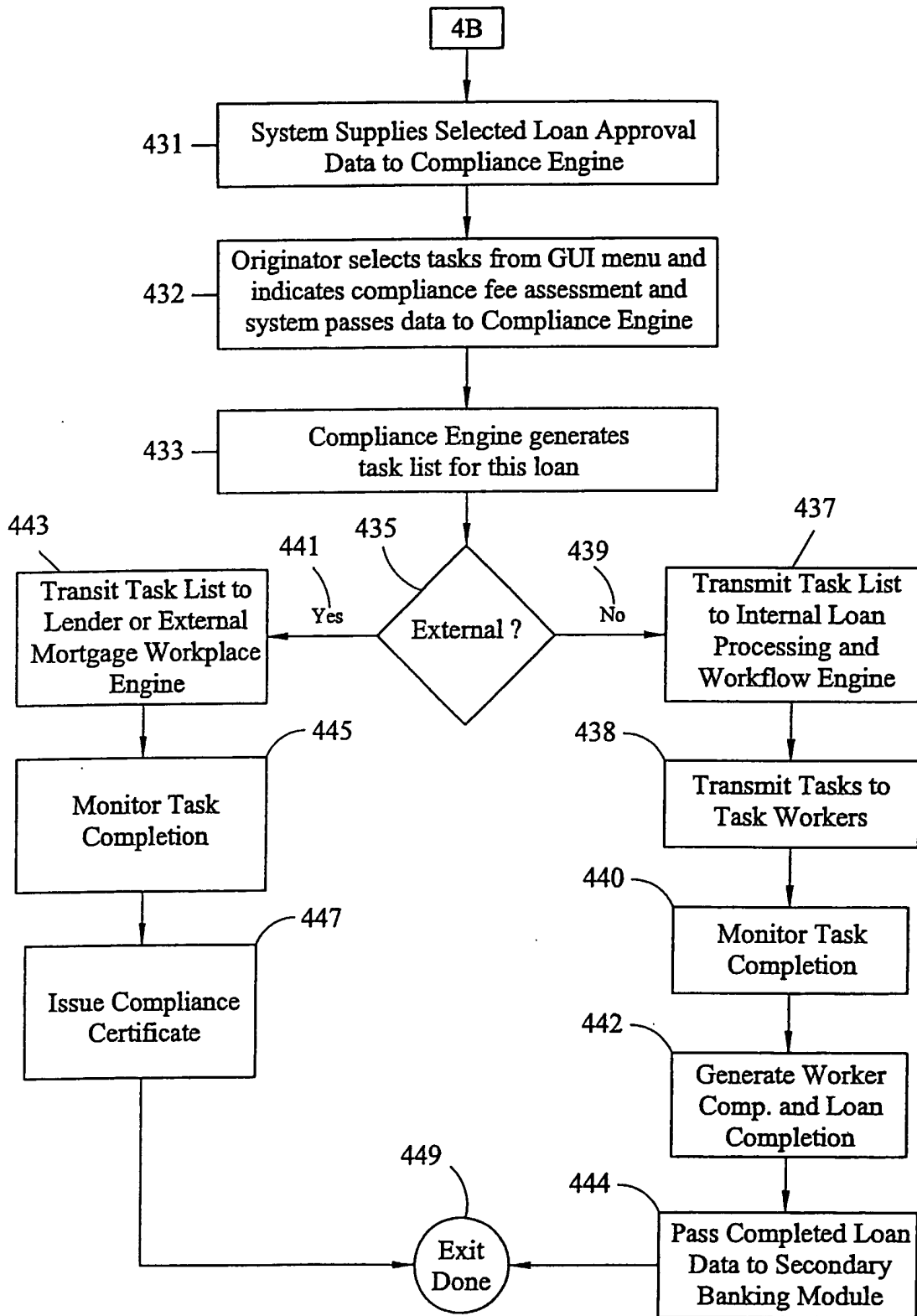


Figure 4B

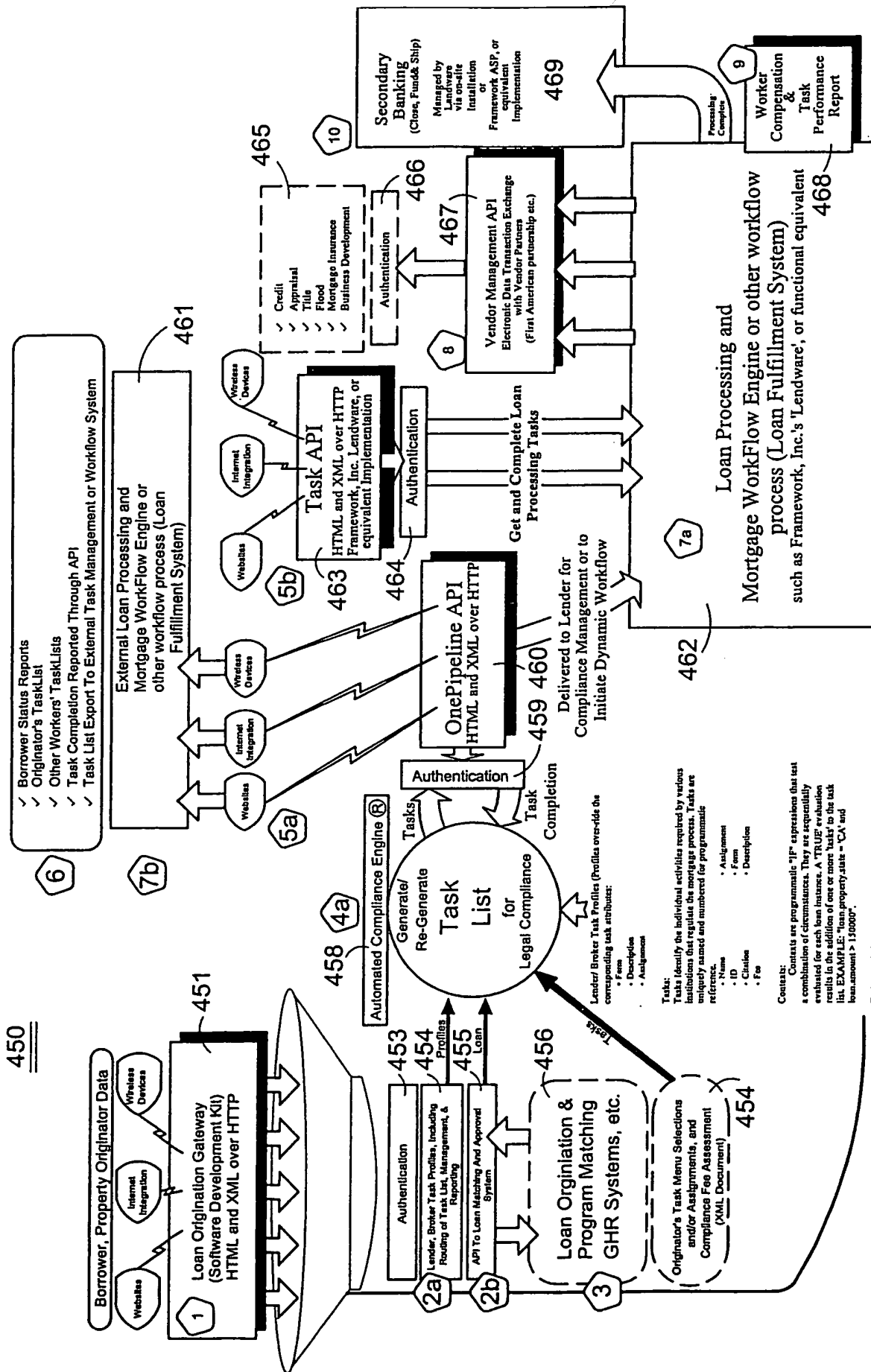


Figure 4C

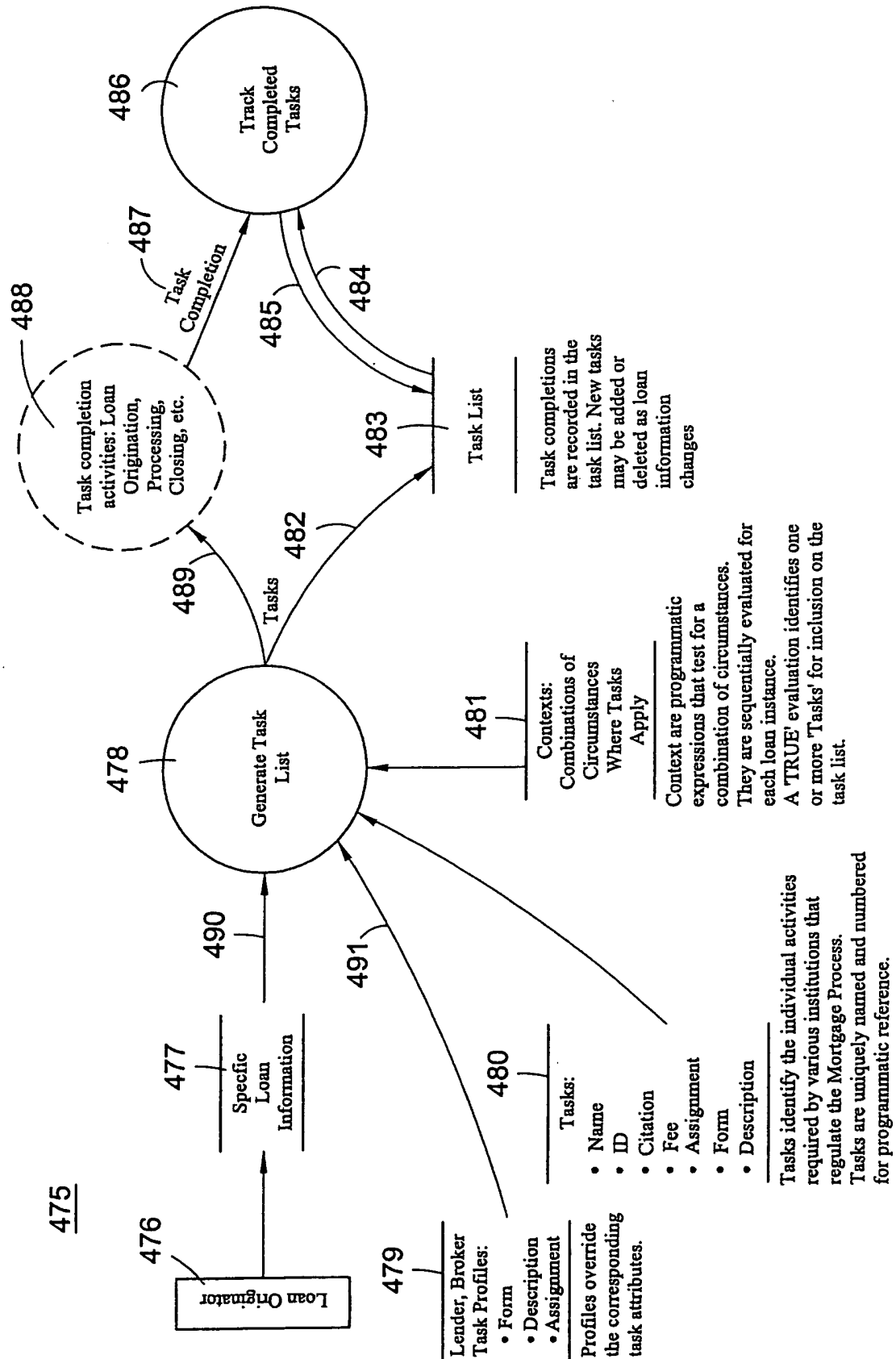
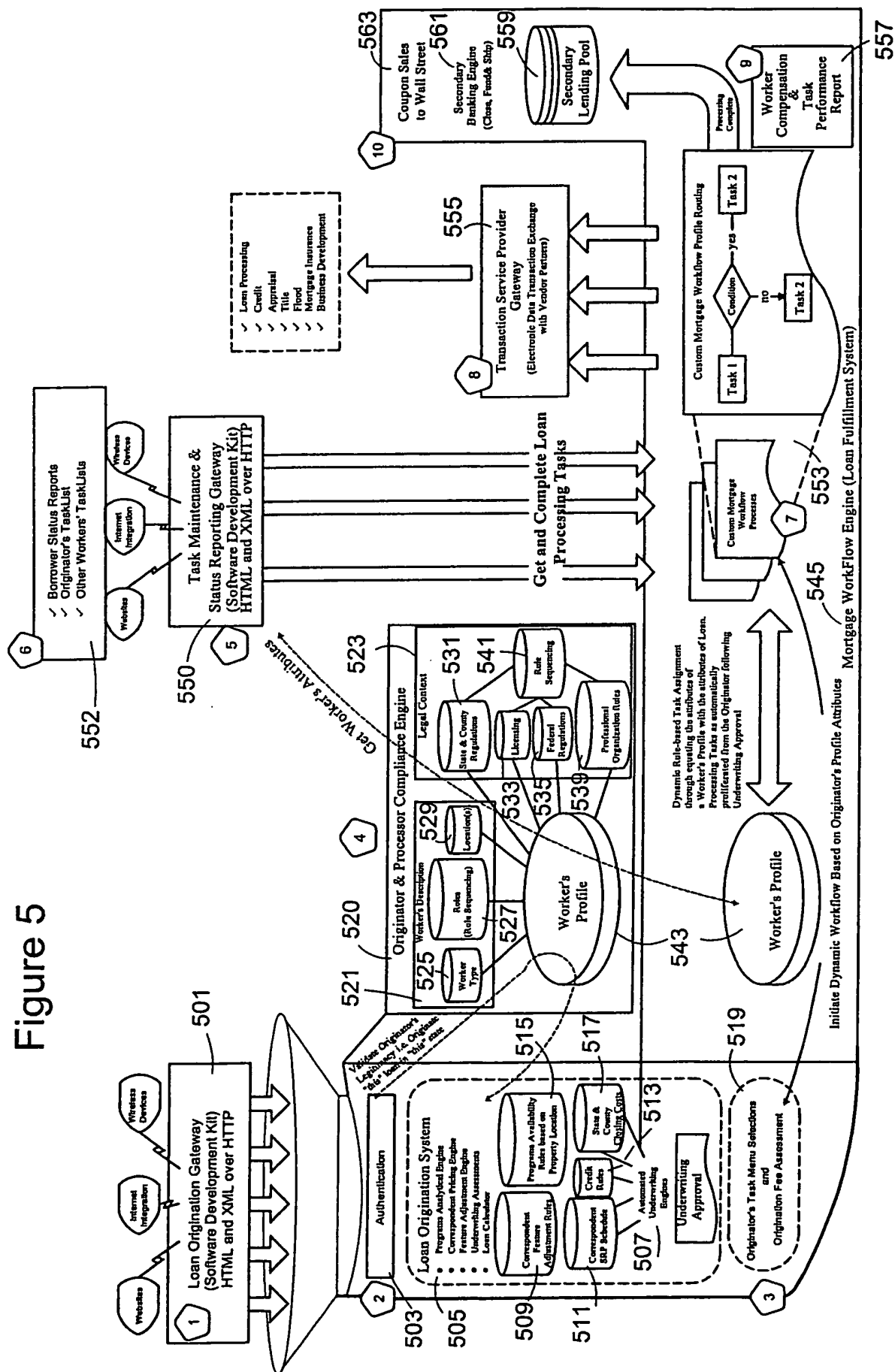


Figure 4D

Figure 5





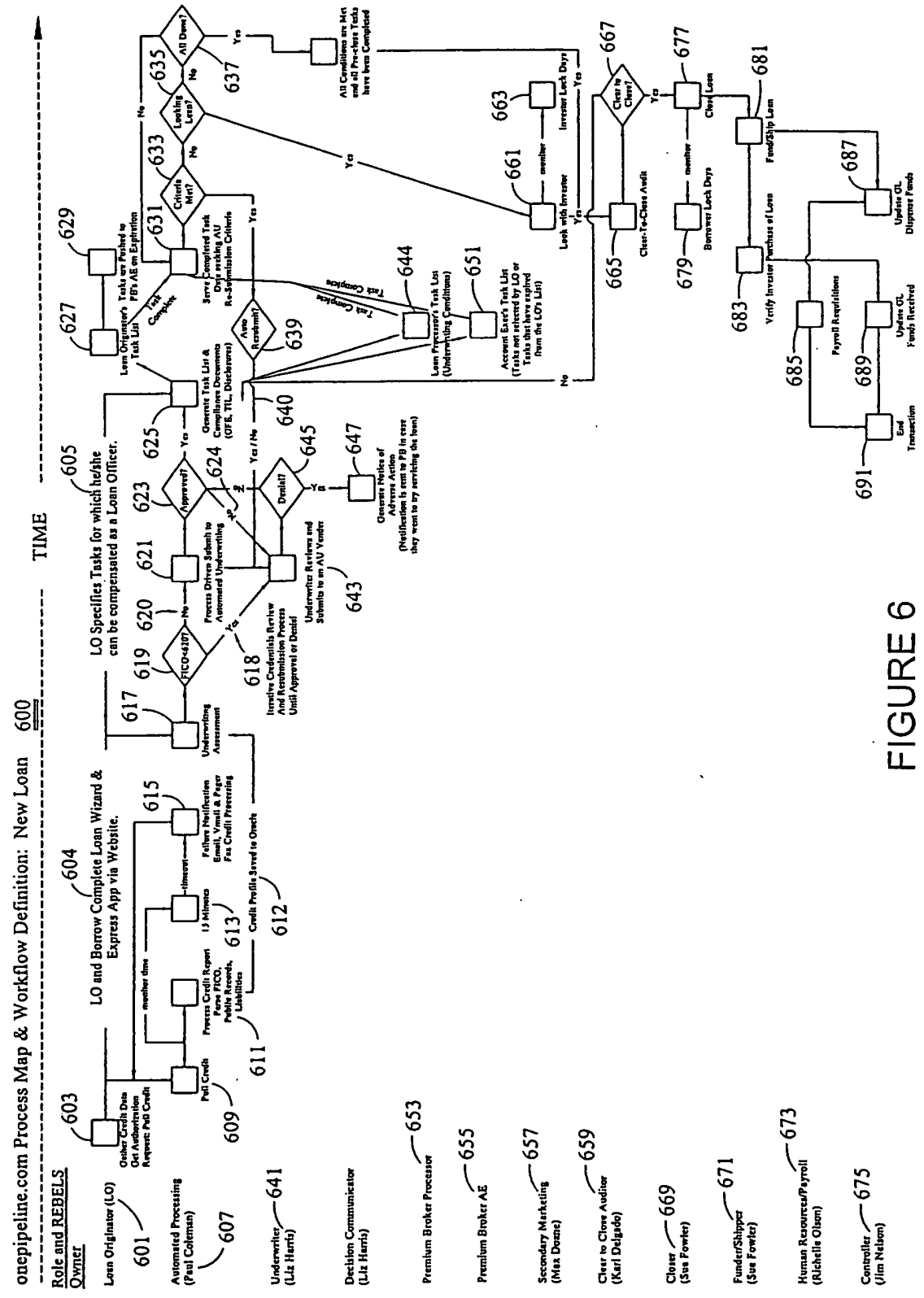


FIGURE 6

Need to ask a question?	Click here for help.	Member Login

"The OnePipeline.com  
system is simple,  
fast and profitable."



**Instructions:** Welcome to the OnePipeline Loan Origination  
System. Please sign in.

### New Users

- [Sign Up Now](#)

### Members

User Name

Password

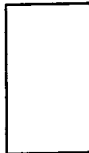
- 
- [I Forgot My Password.](#)

 <a href="#">Return to HomePage</a>
--

FIGURE 7

Need to ask a question?	Click here for help.	Main Menu

"We created a  
better way to  
originate a loan."



Welcome Joe Realtor

Enter the Loan Origination System

Start a loan

Task List

Check Loan Status

Get More Info

Tools and Resources

OnePipeline University

Benefits

Marketing Support Tools

Modify My Account

Log Out

◀ Return to HomePage

FIGURE 8

Loan Product Shopper - Netscape	<input type="checkbox"/>	<input type="checkbox"/>

Loan Product Finder

I am Interested in:

Purchasing a Property ▼

How will the property be used?

Primary Residence ▼

What is the property type?

Single Family ▼

How long do you plan to keep this property?

1 - 5 years ▼

Property State:

AL ▼

Estimated Property Value:

100000 ▼

If Purchase or Cash out, what percentage of the  
home value do you wish to borrow? (e.g. 80, 95, etc)  
If Refinance, balance owed on mortgage(s):

80 ▼ %

Would you prefer Current Market Rate (  %) or  
would you prefer to buy down the rate with discount  
points?

- ☒ current market rate  
☐ buy down with points

What is your estimated combined monthly income?

What are your estimated combined monthly debts?

Calculate

Close Window

FIGURE 9

Affordability Analysis Tool - Netscape	<input type="checkbox"/>	<input type="checkbox"/>

**Affordability Calculator**

**Affordability Information**

**Instructions**

Debt/Income Ratio to use.	<input type="text" value="36"/>	%
Today's Interest Rate	<input type="text" value="7.875"/>	%
Cash Available for Down Payment	<input type="text" value="10000"/>	
Borrower Gross Income	<input type="text" value="7000"/>	
Co-Borrower Gross Income	<input type="text" value="0"/>	
Other Income	<input type="text" value="0"/>	
Total Automobile Payments	<input type="text" value="234"/>	
Total Revolving Accounts Payments	<input type="text" value="200"/>	
Other Monthly Payments	<input type="text" value="200"/>	
Property Taxes (/Yr)	<input type="text" value="2000"/>	
Homeowner's Insurance (/Yr)	<input type="text" value="600"/>	

Complete the information below to find out how much home can be afforded.  
No comma please.

Calculate

Close Window

FIGURE 10

OnePipeline.com 5 Step Rapid Response Sytem - Netscape

Need to ask a question?

Click here for help.

Loan Origination Process Overview

**Insturctions:** As a part of compliance, the loan originator is required to review and discuss the entire loan origination process with the borrower. To do so, simply click through the five-steps below. You will be asked to confirm that you have reviewed the process with your borrower.

- 1

Loan Shopper  
*Getting started*
- 2

eXpress Application  
*Apply for your loan*
- 3

Auto Underwriting  
*Loan Decision*
- 4

FastTrak Processing  
*Loan Approved*
- 5

Final Approval  
*Time to close your loan*
- Step 1: Loan Shopper

*Getting PreQualified*

- Complete the Loan Shopper with your borrower. Providing this information will determine the:
    - Best loan program for your borrower
    - Lender that has the right loan program and the best rate
    - Loan amount your borrower will qualify for
  - Select your preferred lender or the best rate of the day.

Cancel

Next

Figure 11



## Loan Shopper

Step 1 - Loan Shopper | Step 2 - eXpress App | Step 3 - Auto Underwriting | Step 4 - FastTrak Processing | Step 5 - Final Approval

Personalize My Loan | Property Info | Self-Assessment | Financial Info | Loan Preference | Loan Products

Loan Number: 937266

Loan Originator: Joe Realtor

☐ Instructions: Choosing a lender is a very important part of the OnePipeline.com loan origination process. Carefully review the lenders and rates listed below. You can choose between the Best Rate of the Day or choose a Lender from the Preferred Lender List. Today's 30-year fixed rates are shown below for comparison purposes. Before clicking the 'next' button, please print out this page and have your borrower sign the page indicating which lender they wish to use.

Today's 30-year Fixed Rates: ☒ Best Rate ☐ Select Lender *last updated at 02/07/2000 10:06:58 AM*

OnePipeline.com	8.250%	.000	8.389%	Chase	8.250%	.250	8.422%
Citicorp	8.250%	.125	8.402%	Colonial	8.250%	.125	8.402%
Coutrywide	8.250%	.500	8.442%	First Union	8.250%	.625	8.455%
Flagstar	8.250%	.500	8.442%	Fleet	8.250%	.375	8.429%
GE	8.250%	.125	8.402%	HSBC	8.250%	.875	8.482%
National City	8.250%	.250	8.415%	Norwest	8.250%	.125	8.402%
P N C	8.250%	.375	8.429%	Provident	8.250%	.250	8.415%
RBMG	8.250%	.375	8.429%				

Choose a lender  ▼

Cancel

Next

All materials herein are copyrighted. It is intended only for private use by a select few of our employees and only available for a limited, experimental application.

Figure 12

OnePipeline.com - Loan Shopper - Netscape		□□□
Need to ask a question?	<a href="#">Click here for help.</a>	Personalize My Loan

"Shopping for a mortgage has never been so convenient."

**Instructions:** Please answer a few questions on the following pages and we will find a loan that best fits your requirements and situation. The highlighted fields (\*\*) are required.

Please enter the primary borrower's name

First Name:  Last Name:

 \*\*

How many borrowers will be part of this loan?   \*\*

What is the purpose of this loan?

Purchase  \*\*

Cancel

Go Forward

Figure 13



OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.					
Need to ask a question?	<a href="#">Click here for help.</a>	<b>Property Information</b>		<b>Loan Shopper</b>	
		Property Information	Lender Consultation	Self-Assessment	Financial Information
			Loan Prefs	Results	

"Relax. Once you've found the home, the hard part is over."

Instructions: Complete the following information about the property you intend to buy. The highlighted fields (\*\*) are required.  
Enter numbers without commas. (100000 not 100,000)

Page  
1 of 5

Loan number: 129775    Loan Originator: Joe Realtor    Borrower: Frank Schmutk  
Total Borrowers: 1    Loan Purpose: Purchase

Approximate price of home (if refinance, enter market value of home)

\$15000 \*\*

Subject property address (leave blank if not known)

1234 Any Street

Subject property city

Any Towne

Subject property State and Zip

AK ▼

Number of units

1 ▼

Occupancy Type

Owner Occupied ▼ \*\*

Property Type

Single Family Detached ▼ \*\*

Building Status

Existing ▼

If a condo or PUD - what are estimated HOA fees/month

\$0 \*\*

● Cancel



Cancel



Go Forward

Figure 14

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.

Need to ask  
a question?

Click here  
for help.

## Property Information

## Loan Shopper

Property Information

Lender Consultation

Self-Assessment

Financial Information

Loan Profile

Results

"Just a few more  
questions and  
we're ready to  
apply for the loan."

● Cancel

Instructions: You are required to answer all questions on  
this page to assess your credit situation. If any of the questions  
are answered 'yes' you may want to go to the Credit Repair Kit.

Page  
3 of 5

Loan number: 129775    Loan Originator: Joe Realtor    Borrower: Frank Schmuk  
Total Borrowers: 1    Loan Purpose: Purchase

Have you declared bankruptcy in the last 7 years?

☐ yes ☐ no

If so what kind of bankruptcy was filed?

7 ▼

If yes, what year and month was the bankruptcy filed?

Year:  Month: Jan ▼

Was bankruptcy due to financial mismanagement?

☐ yes ☐ no

Have you had a home foreclosed or given a deed in lieu in the last 7 years?

☐ yes ☐ no

If yes, what year?

Year:  Month: Jan ▼

Do you have any outstanding liens or judgements?

☐ yes ☐ no

How many times have you been past due on any mortgage in the last 24 months?

0 ▼

How many times have you been past due on any other debt in the last 24 months?

0 ▼

How many times have you been past due on any mortgage in the last 12 months?

0 ▼

How many times have you been past due on any other debt in the last 12 months?

0 ▼

How long do you expect to be in the home?

- ▼

Citizenship Status

- ▼



Cancel



Go Forward

Figure 15

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.					
Need to ask a question?		Click here for help.		<b>Financial Information</b>	
				<b>Loan Shopper</b>	
Property Information		Lender Consultation		Self-Assessment	
Financial Information		Loan Pref		Results	

"First let's run through the numbers."

● Cancel

**Instructions:** Getting accurate information regarding your financial situation is very important. The calculators below are to insure that all the correct data is considered. Using the calculators is required. You will not be able to insert information directly into the blank below.

Page  
4 of 5

Loan number: 129775    Loan Originator: Joe Realtor    Borrower: Frank Schmuk  
Total Borrowers: 1    Loan Purpose: Purchase

- ☐ Current Housing Expenses & Real Estate Owned  
\$  \*\*
- ☐ Income - Combined Total      Income Type  
\$  \*\*       ▼ \*\*
- ☐ Debt - Combined Total  
\$  \*\*
- ☐ Asset - Combined Total      Asset Type  
\$  \*\*       ▼ \*\*

 Go Back

Go Forward 

Figure 16

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.						
Need to ask a question?	Click here for help.	<b>Loan Preferences</b>			<b>Loan Shopper</b>	
		Property Information	Lender Consultation	Self-Assessment	Financial Information	Loan Pref
						Results

The OnePipeline.com system is about having a choice."

Cancel

**Instructions:** The amortization selected determines the monthly payment (whether it will be the same from month to month, or change periodically). It will also determine the interest rates available. You may return to this page and select other options to compare loan results.

Page  
5 of 5

Loan number: 129775    Loan Originator: Joe Realtor    Borrower: Frank Schmuk  
Total Borrowers: 1    Loan Purpose: Purchase

**Amortization** (choose all that apply)\*\*

We recommend you start with Fixed Products if you expect to live in your home for more than five years

☒ Fixed   ☐ ARM   ☐ Balloon   ☐ All

**Rate vs. Points** \*\*

Points (also called discount points) are fees (1 % of the loan amount) paid up-front to the lender to lower the interest rate (e.g. two points on a \$100,000 loan would cost \$2,000). A Rule of thumb is one point will decrease the interest rate by .25 %

☒ Prefer lowest available interest rate without paying points  
☐ Prefer to lower the rate by paying points

▼ Points you are willing to pay.

What Percentage of the home value do you wish to borrow?

% \*\* (This value is calculated based on your total assets and the purchase price of the home)

What's the estimated close date for this loan?

▼ \*\*



Go Back



Go Forward

Figure 17

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.						
Need to ask a question?	<a href="#">Click here for help.</a>	<b>Products</b>			<b>Loan Shopper</b>	
		Property Information	Lender Consultation	Self-Assessment	Financial Information	Loan Price

"Please take a minute to review all the options"

☐ [Cancel](#)

**Instructions:** The following are the loan programs that fit the criteria you entered on the previous pages. Please click on the loan program title that best meets your needs.

Loan number: 129775	Loan Originator: Joe Realtor	Borrower: Frank Schmuk
Total Borrowers: 1	Loan Purpose: Purchase	

Loan Product	Rate	Points	APR	Monthly Payment	Down Payment	Loan Amount
<u>15 Year Fixed Rate, Expanded Credit, Full Documentation</u>						
	8.625%	-0.750	10.137%	\$137.00	\$1,500.00	\$13,500.00
<u>Sub-Prime, 15 Year Fixed Rate, Full Documentation</u>						
	11.300%	0.000	12.721%	\$156.00	\$1,500.00	\$13,500.00
<u>15 Year Fixed Rate, 103% LTV</u>						
	14.000%	0.000	15.218%	\$190.00	\$1,500.00	\$13,500.00
<u>3% Down, 30 Year Fixed Rate</u>						
	8.875%	1.875	10.496%	\$113.00	\$1,500.00	\$13,500.00
<u>3% Down, 30 Year Fixed Rate</u>						
	8.875%	1.875	10.496%	\$113.00	\$1,500.00	\$13,500.00
<u>30 Year Fixed Rate, Expanded Credit, Full Documentation</u>						
	8.625%	-0.750	9.902%	\$111.00	\$1,500.00	\$13,500.00
<u>30 Year Fixed Rate, Expanded Credit, Full Documentation - Jumbo</u>						
	8.875%	-0.125	10.113%	\$112.00	\$1,500.00	\$13,500.00
<u>30 Year Fixed Rate, 103% LTV</u>						
	9.000%	-0.500	9.627%	\$120.00	\$1,500.00	\$13,500.00



[Go Back](#)

Figure 18

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.					
Need to ask a question?	<a href="#">Click here for help.</a>	<b>Estimated Costs</b>		<b>Loan Shopper</b>	
		Property Information	Lender Consultation	Self-Assessment	Financial Information
					Loan Profit
					Results

"The estimate gives you a good idea of what you can expect."

☐ [Cancel](#)

- **Instructions:** Here is an overview of the loan product and an estimate of costs. Click the 'apply' button to apply for this loan.

Loan number: 129775	Loan Originator: Joe Realtor	Borrower: Frank Schmuk
Total Borrowers: 1	Loan Purpose: Purchase	

Loan Program Selected:  
 15 Year Fixed Rate, Expanded Credit, Full Documentation

TERMS	PAYMENT
Loan Amount: \$13,500.00	Principal & Interest: \$134.00
Down Payment: \$1,500.00	Taxes & Insurance: \$17.00
Rate: 8.625%	Mortgage Ins: \$3.00
Points: -0.750	Total Monthly Payment: \$154.25

TOTAL ESTIMATED CLOSING COSTS	
Origination Fee (HUD #601)	\$135.00
Points Paid/Discount	(\$101.25)
Appraisal Fee (HUD #803)	\$350.00
Underwriting Fee (HUD #812)	\$395.00
Administration Fee (HUD #815)	\$595.00
Settlement or Closing Fee (HUD #1101)	\$200.00
Title Insurance (HUD #1108)	\$250.00
Recording/Filing Fees (HUD #1201)	\$36.00
Survey (HUD #1301)	\$250.00
Per diem interest (HUD #901) 15 Days @\$3.19	\$47.85
<b>Total:</b>	<b>\$2,157.60</b>



[Go Back](#)



[Apply](#)

Figure 19

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.						
Need to ask a question?	<a href="#">Click here for help.</a>	<b>Step 1 Completion</b>			<b>Loan Shopper</b>	
		Property Information	Lender Consultation	Self-Assessment	Financial Information	Loan Pref
						Results

"Doesn't it feel good to have more control of the loan process?"

Loan number: 129775  
Total Borrowers: 1

Loan Originator: Joe Realtor  
Loan Purpose: Purchase

Borrower: Frank Schmuk



● [Cancel](#)

You've completed Step 1 of our 5 step process.

As part of the program requirements, you have:

- explained the loan process,
- reviewed lenders,
- helped your borrowers make a decision,
- consulted on income and debt information,
- completed the prequalification process.

Based on the information and preferences you have selected a loan that best meets your borrowers criteria. Go on to Step 2, complete the eXpress Application and submit the loan for underwriting. Step 2- eXpress Application gives you a pre-approval that will be reviewed by underwriting.

Selected loan product from Step 1 - Loan Shopper

15 Year Fixed Rate, Expanded Credit, Full Documentation



[Go Back](#)



[Go Forward](#)

Figure 20

https://onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68A0BDA672569330062FFFD?EditDocument - Microsoft Internet Explorer											
Need to ask a question?	Click here for help.	<b>Disclosures</b>				<b>eXpress Application</b>					
		Disclosures	Get Started	Loan	Property	Borrower	Financial	Declarations	Approved Products	Original Request	Results

"Remember, you can always click the links above for help."

- **Instructions:** You are required to have the '[Authorization to Verify Information](#)' and '[Business Disclosure Statement](#)' forms signed in order to proceed. Original or facsimile of these forms must be recieved by OnePipeline.com before underwriting can be done. Please acknowledge you have completed this task by pressing the "GO FORWARD" button at the bottom of the page.

Page  
1 of 9

Loan number: 129775    Loan Originator: Joe Realtor    Borrower: Frank Schmuk  
Total Borrowers: 1    Loan Purpose: Purchase

If you don't have hardcopy versions of these forms available, please download this one file to your computer and print them using Adobe Acrobat REader. [Click here for your free copy of Adobe Acrobat Reader](#)



Disclosures.pdf

● [Save](#)

**Has your borrower signed the Authorization and Disclosure forms?**

By clicking "Go Forward" you acknowledge you have completed this important program requirement and are ready to complete the eXpress Application. After you submit the loan, please fax these forms to OnePipeline.com toll-free 1-877-695-6900.

● [Delete](#)



[Go Forward](#)

Figure 21



https://onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68A0BDA672569330062FFFD?EditDocument - Microsoft Internet Explorer											
Need to ask a question?	<a href="#">Click here for help.</a>	<b>Getting Started</b>				<b>eXpress Application</b>					
		<a href="#">Disclosures</a>	<a href="#">Get Started</a>	<a href="#">Loan</a>	<a href="#">Property</a>	<a href="#">Borrower</a>	<a href="#">Financial</a>	<a href="#">Declarations</a>	<a href="#">Approved Products</a>	<a href="#">Original Request</a>	<a href="#">Results</a>

"Okay, Let's get going and apply for the loan."

- **Instructions:** Please enter or confirm the following information for Primary Borrower. The information that you provide on the following few pages will be used to pull your credit report. All fields on all pages are required.

Page  
2 of 9

Loan number: 129775	Loan Originator: Joe Realtor	Borrower: Frank Schmuk
Total Borrowers: 1	Loan Purpose: Purchase	

● [Save](#)

● [Delete](#)

#### Primary Borrower

First Name	<input type="text" value="Frank"/>	**
Last Name	<input type="text" value="Schmuk"/>	**
Middle Initial	<input type="text"/>	
Age	<input type="text" value="29"/>	**
Social Security	<input type="text" value="111-11-1111"/>	**
Marital Status	<input type="radio"/> Married <input checked="" type="radio"/> Single **	
Married to (which co-borrower)	<input type="text" value="None"/>	**
Number of Dependents	<input type="text" value="0"/>	**
Ages of Dependents (separate with commas)	<input type="text" value="0"/>	**

[Go Back](#)

[Go Forward](#)

Figure 22

https://onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68A0BDA672569330062FFFD?EditDocument - Microsoft Internet Explorer											
Need to ask a question?	Click here for help.	<b>Getting Started</b>				<b>eXpress Application</b>					
		Disclosures	Get Started	Loan	Property	Borrower	Financial	Declarations	Approved Products	Original Request	Results

"Okay, let's get going and apply for the loan."

- **Instructions:** Please enter or confirm the following information concerning the Primary Borrower's current residence.

Page  
3 of 9

Loan number: 129775    Loan Originator: Joe Realtor    Borrower: Frank Schmuk  
Total Borrowers: 1    Loan Purpose: Purchase

Frank Schmuk

Current Street Address    1234 Any Street \*\*

Current City    Any Towne \*\*

Current State, Zip    AK    12345 \*\*

Own/Rent    ☒ Own    ☐ Rent \*\*

Length of time at this address    Years 10 \*\*    Months 0 \*\*

If less than 2 years complete the following information

Previous address 1 (include city, state, zip)   

Own/Rent    ☒ Own    ☐ Rent

Length of time at this address    Years     Months

Previous address 2 (include city, state, zip)   

Own/Rent    ☒ Own    ☐ Rent

Length of time at this address    Years     Months



Go Back



Go Forward

Figure 23

https://onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68A0BDA672569330062FFFD?EditDocument - Microsoft Internet Explorer											
Need to ask a question?	Click here for help.	<b>Loan Information</b>				<b>eXpress Application</b>					
		Disclosures	Get Started	Loan	Property	Borrower	Financial	Declarations	Approved Products	Original Request	Results

"By making the process simple, we made it easy."

● Save

● Delete

- **Instructions:** Please complete the following information concerning the specifics of the loan. You must enter a down payment amount or the percentage of the property price available for down payment.

Page  
4 of 9

Loan number: 129775	Loan Originator: Joe Realtor	Borrower: Frank Schmuk
Total Borrowers: 1	Loan Purpose: Purchase	

Estimated Property Value      \$ 15000 \*\*

Purchase Price of Property      \$ 15000 \*\*

My down payment will be      \$ 1500 \*\*

or this percentage of the property price      10 % \*\*

Loan Amount Requested      \$ 13500 \*\*

Has a purchase agreement been accepted?      ☒ Yes ☐ No

if yes when does it expire?     



Go Back



Go Forward

Figure 24

https://onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68A0BDA672569330062FFFD?EditDocument - Microsoft Internet Explorer											
Need to ask a question?	Click here for help.	<b>Property Information</b>				<b>eXpress Application</b>					
		Disclosures	Get Started	Loan	Property	Borrower	Financial	Declarations	Approved Products	Original Request	Results

"In just a minute we'll be ready to submit the application."

● Save

● Delete

- **Instructions:** Please enter or confirm the information regarding the subject property. Change or complete as required.

Page  
5 of 9

Loan number: 129775    Loan Originator: Joe Realtor    Borrower: Frank Schmuk  
Total Borrowers: 1    Loan Purpose: Purchase

What state are you buying the property in?

AK ▼ \*\*

Subject property address (leave blank if not known)

1234 Any Street

Subject property city

Any Towne

Subject property zip

Number of units

1 ▼ \*\*

Occupancy Type

Owner Occupied ▼ \*\*

How long do you expect to be in the home?

16-30 years ▼

Property Type

Single Family Detached ▼ \*\*

Building Status

Existing ▼

If a condo or PUD - what are estimated HOA fees/month?

\$ 0



Go Back



Go Forward

Figure 25

https://onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68A0BDA672569330062FFFD?EditDocument - Microsoft Internet Explorer											
Need to ask a question?	Click here for help.	<b>Borrower Information</b>				<b>eXpress Application</b>					
		Disclosures	Get Started	Loan	Property	Borrower	Financial	Declarations	Approved Products	Original Request	Results

"Now real estate agents can do more for their clients."

● Save

● Delete

- **Instructions:** Please complete the following information concerning the Primary Borrower's employment history. Previous employment is required if current employment is less than two years. All fields are required.

Page  
6 of 9

Loan number: 129775    Loan Originator: Joe Realtor    Borrower: Frank Schmuk  
Total Borrowers: 1    Loan Purpose: Purchase

Standard Employee ▼

If self-employed, what % of business do you own?

Home Phone

Work Phone

Email Address

Yrs School

Employer

Employer Phone Number

Employer Address, City, State, Zip

Position

Type of Work

How Long?

Yrs.  Mos.

Years in Profession

Yrs.  Mos.

Previous Employer including Address, City, etc (if less than 2 years)

☒ Go Back

Go Forward ☐

Figure 26

https://onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68A0BDA672569330062FFFD?EditDocument - Microsoft Internet Explorer											
Need to ask a question?	Click here for help.	<b>Financial Information</b>				<b>eXpress Application</b>					
		Disclosures	Get Started	Loan	Property	Borrower	Financial	Declarations	Approved Products	Original Request	Results

"Need to make a change? Just click the calculator."

● Save

● Delete

- **Instructions:** Please review and complete/confirm the following information concerning all of the borrowers' financial data. If you need to change the information, click on the calculator buttons for the worksheets.

Page  
7 of 9

Loan number: 129775    Loan Originator: Joe Realtor    Borrower: Frank Schmuk  
Total Borrowers: 1    Loan Purpose: Purchase

- ☐ Current Housing Expenses & Real Estate Owned  
\$  \*\*
- ☐ Income - Combined Total    Income Type  
\$  \*\*     ▼ \*\*
- ☐ Debt - Combined Total  
\$  \*\*
- ☐ Asset - Combined Total    Asset Type  
\$  \*\*     ▼ \*\*



Go Back



Go Forward

Figure 27

https://onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68A0BDA672569330062FFFD?EditDocument - Microsoft Internet Explorer	
Need to ask a question?	Click here for help.
<b>Declarations</b>	
<b>eXpress Application</b>	
Disclosures	Get Started   Loan   Property   Borrower   Financial   Declarations   Approved Products   Original Request   Results

"Now a few simple questions to finalize the application."

● Save

● Delete

● **Instructions:** Please answer All of these questions. If you answer 'yes', to any questions "a" through "i", please explain in the field below.

Loan number: 129775   Loan Originator: Joe Realtor   Borrower: Frank Schmuk  
Total Borrowers: 1   Loan Purpose: Purchase

Borrower

- a. Are there any outstanding judgements against you? ☐ yes ☒ no
- b. Have you been declared bankrupt within the past 7 years? ☐ yes ☐ no
- c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? ☐ yes ☒ no
- d. Are you a party to a lawsuit? ☐ yes ☐ no
- e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure of judgement? ☐ yes ☐ no
- f. Are you presently delinquent or in default on any Federal debt or other loan, mortgage, financial obligation, bond or loan guarantee? ☐ yes ☐ no
- g. Are you obligated to pay alimony, child support, or separate maintenance? ☐ yes ☐ no
- h. Is any part of the down payment borrowed? ☐ yes ☐ no
- i. Are you a co-maker or endorser on a note? ☐ yes ☐ no

Please explain any "yes" answers in questions "a" through "i".

▲

▼

- j. Are you a US citizen? ☐ yes ☐ no
- k. If not, are you a permanent resident alien? ☐ yes ☐ no
- l. Do you intend to occupy the property as your primary residence? (if "yes", complete "m" below) ☐ yes ☐ no
- m. Have you had ownership interest in property in the last three years? ☐ yes ☐ no

(1). What type of property did you own?

Property 1

▼

Property 2

▼

Property 3

▼

(2). How do you hold title to the home?

Property 1

▼

 Go Back

Go Forward 

Figure 28

https://onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68A0BDA672569330062FFFD?EditDocument - Microsoft Internet Explorer											
Need to ask a question?	Click here for help.	<b>Approved Loan Products</b>				<b>eXpress Application</b>					
		Disclosures	Get Started	Loan	Property	Borrower	Financial	Declarations	Approved Products	Original Request	Results

"See what we mean by fast? You're well on your way..."

● **Instructions:** A preliminary loan decision is listed below.

Page  
9 of 9

Loan number: 129775	Loan Originator: Joe Realtor	Borrower: Frank Schmuk
Total Borrowers: 1	Loan Purpose: Purchase	

We have not yet received your Credit Report electronically.  
Click here to continue and our underwriting staff will begin work on this application.  
You will have an underwriting decision within 24 hours.

● Save

Insert any extra information you may think be useful for the loan application

● Delete

	▲
	▼

Figure 29





MORTGAGE BROKER

REALTOR

About Us | Profiles | Investors | Press | Careers | Legal | Site Map | Contact us !!!

Welcome Joe Realtor

Task List

Main Menu

Start A New Loan

Check Loan Status

Here are your tasks.  
task description

892827 - Ben Fanklin: Order acceptable commitment for title insurance.  
892827 - Ben Fanklin: Order acceptable hazard insurance coverage with  
892827 - Ben Fanklin: Obtain signed 1003 Good Faith Estimate Truth in  
892827 - Ben Fanklin: Order flood certification with applicable coverage  
892827 - Ben Fanklin: Obtain signed copy of Credit Authorization and Bus  
892827 - Ben Fanklin Schedule Closing  
718330 - Nikki Bennett: Obtain signed copy of Credit Authorization and Bus  
718330 - Nikki Bennett: Obtain signed 1003 Good Faith Estimate Truth In  
718330 - Nikki Bennett: Provide regular Borrower updates  
718330 - Nikki Bennett: Obtain ###months most recent (consecutive) banks  
693954 - Tom Thumb: Provide regular Borrower updates  
693954 - Tom Thumb: Your assigned processing center is:

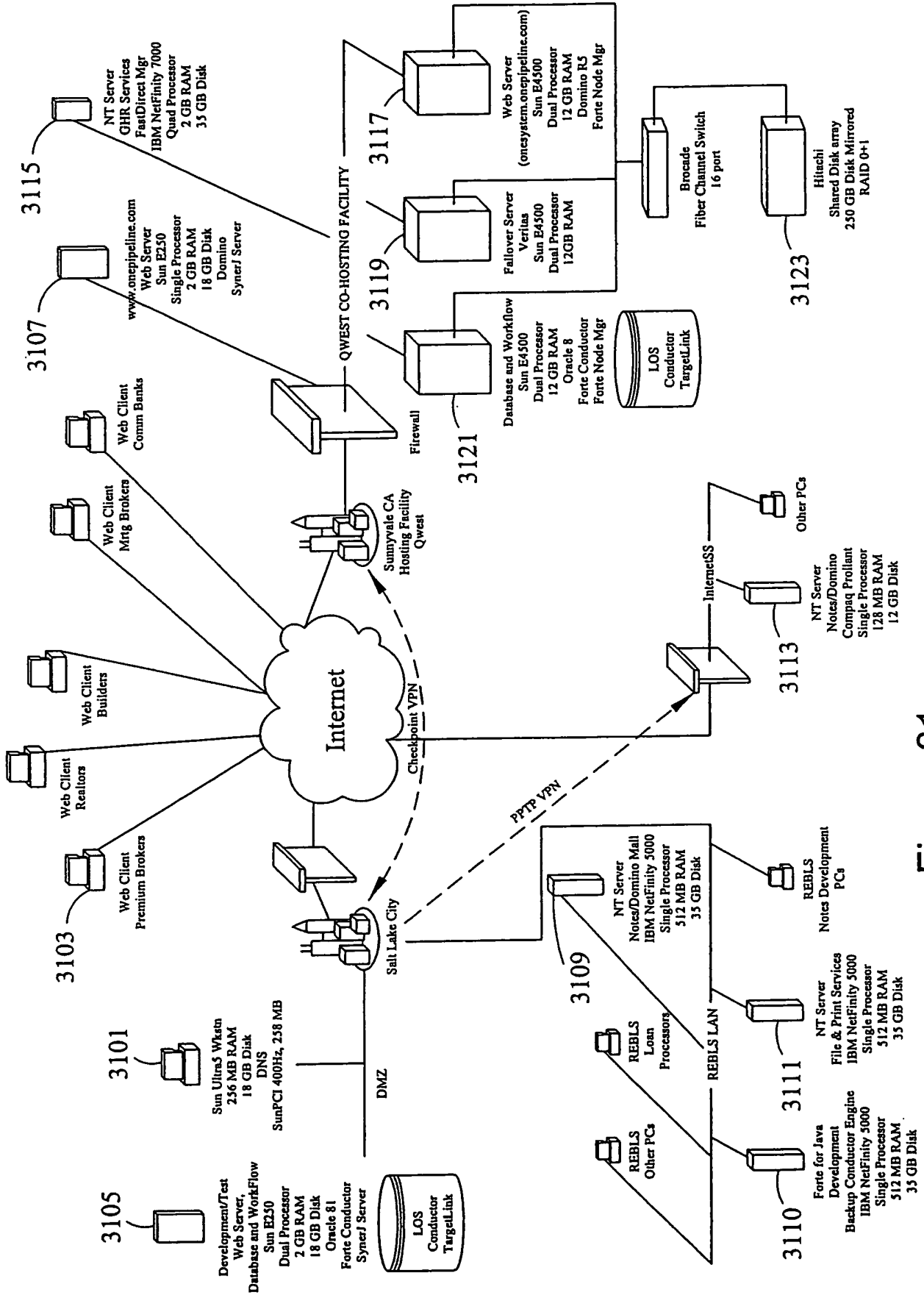
privacy policy

assigned to

Joe Realtor  
Joe Realtor  
Joe Realtor  
Joe Realtor  
Joe Realtor  
Joe Realtor  
Joe Realtor  
Joe Realtor  
Joe Realtor  
Joe Realtor  
Joe Realtor

Figure 30

**Replacement Sheet**  
**Title: AN INTERFACE SYSTEM**  
**FOR A MORTGAGE LOAN**  
**ORIGINATOR COMPLIANCE**  
**ENGINE**  
 Serial No. 09/804,943



**Figure 31**

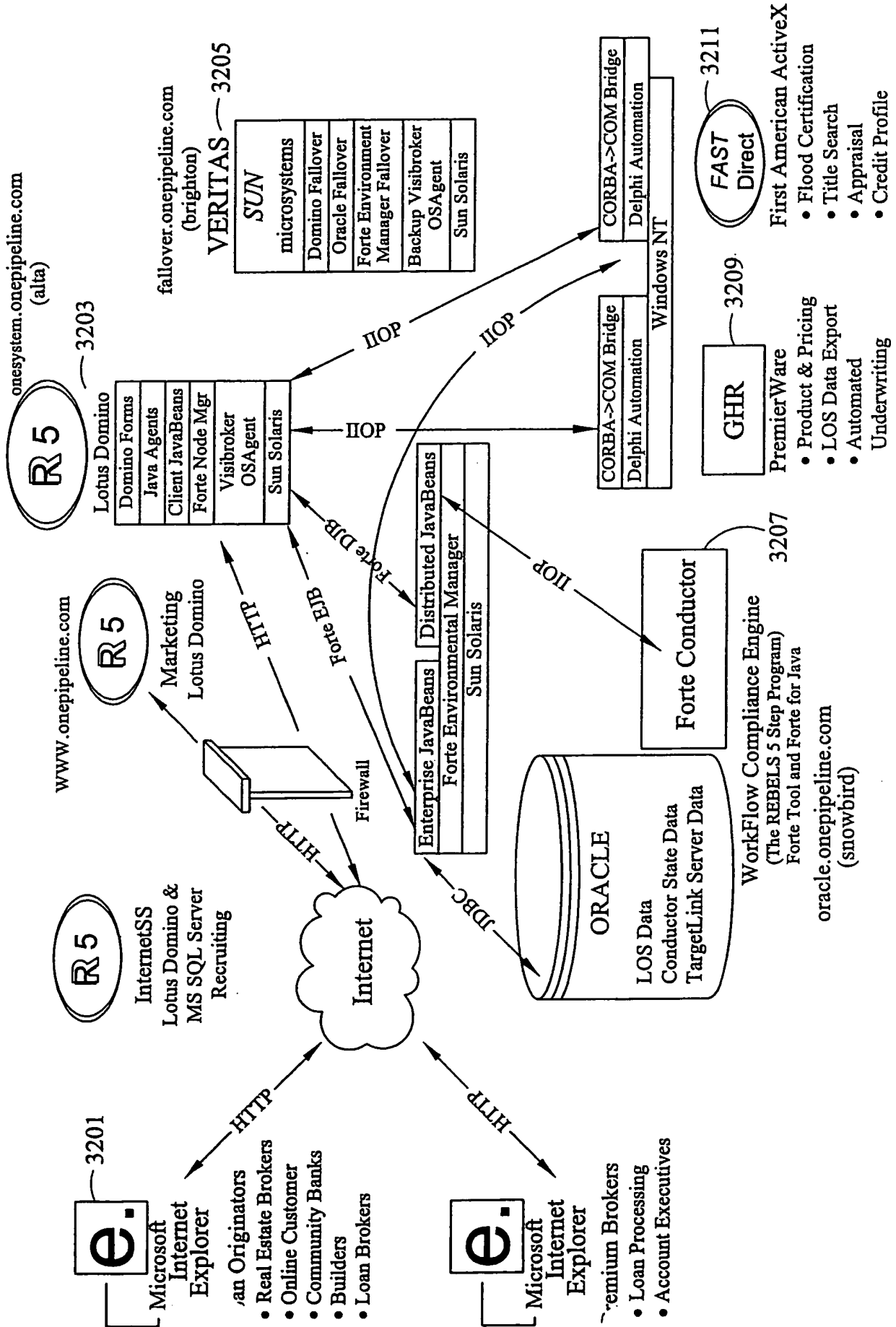


Figure 32

INPUT GATEWAY      3400

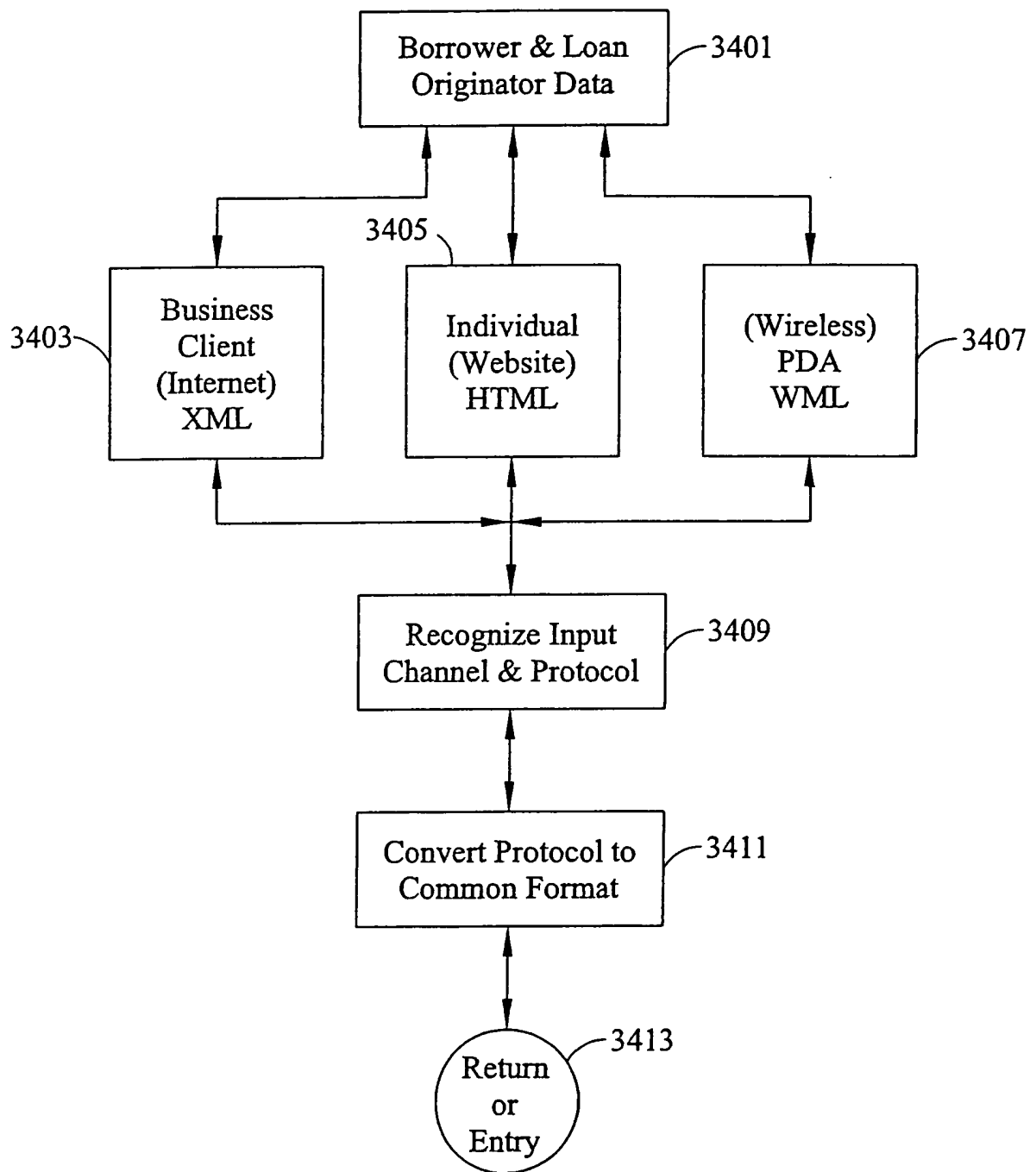


FIGURE 33

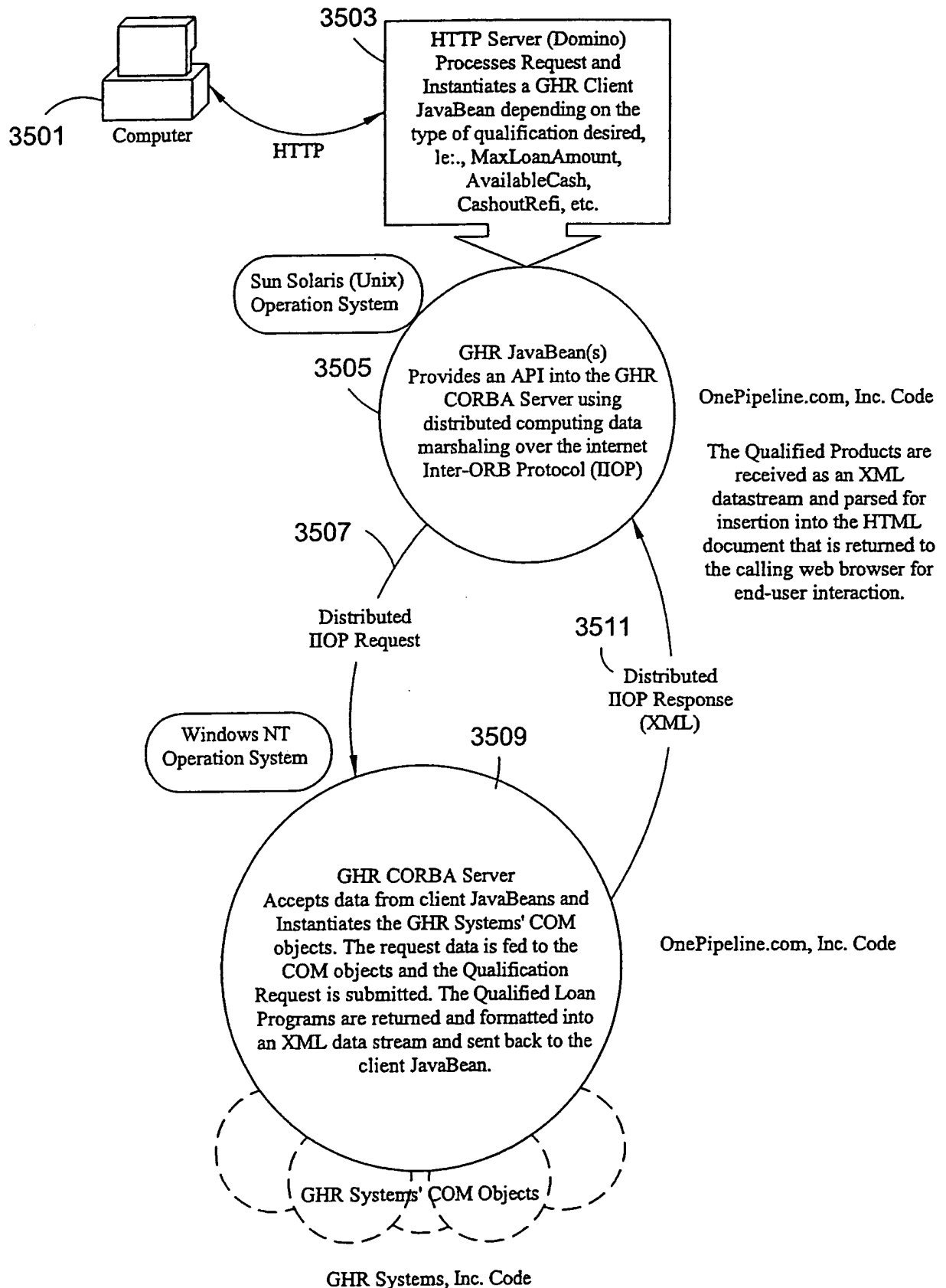


Figure 34

4200

Task Maintenance & Status Reporting Gateway

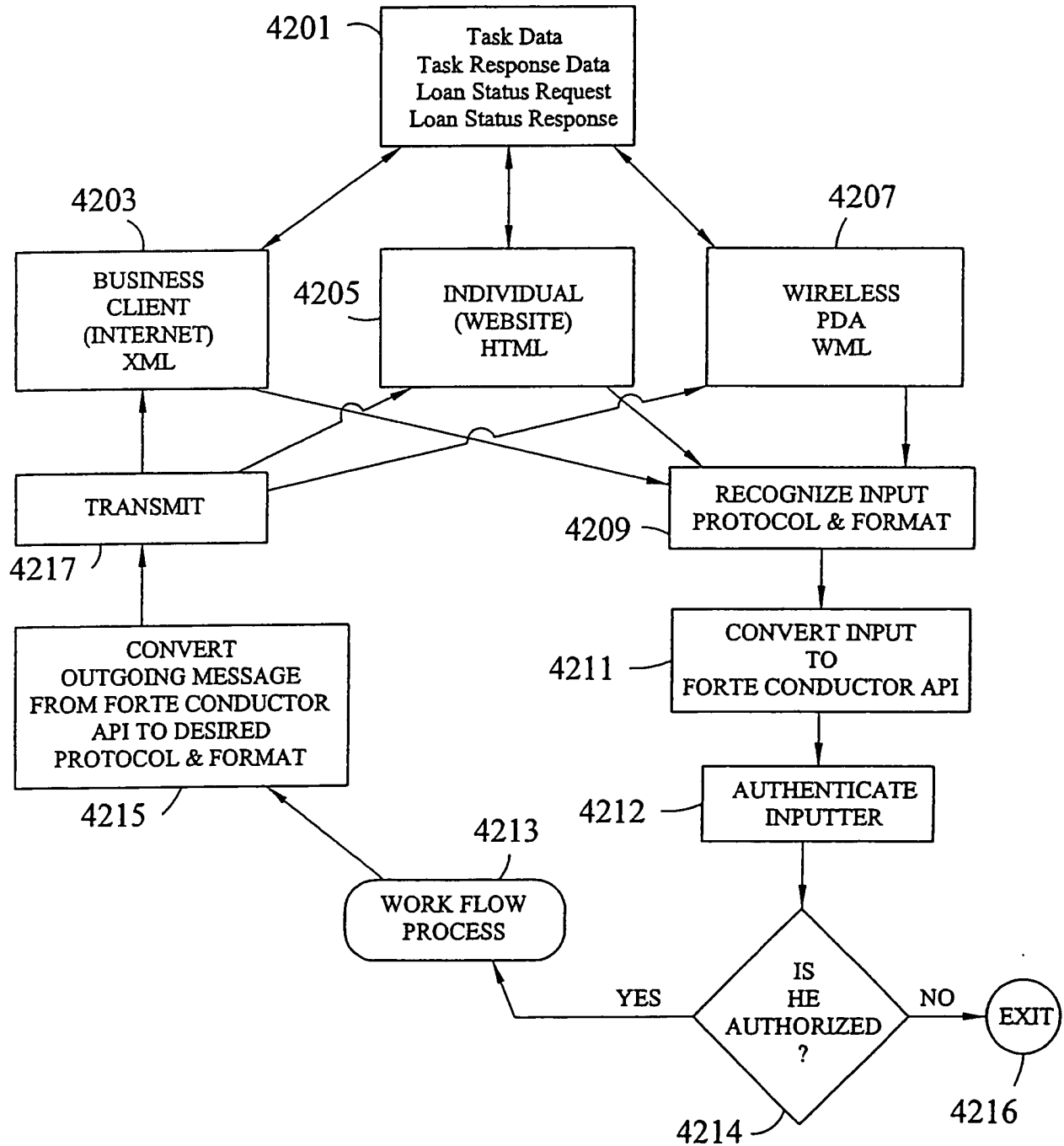


Figure 35

TRANSACTION SERVICE PROVIDER GATEWAY

4400

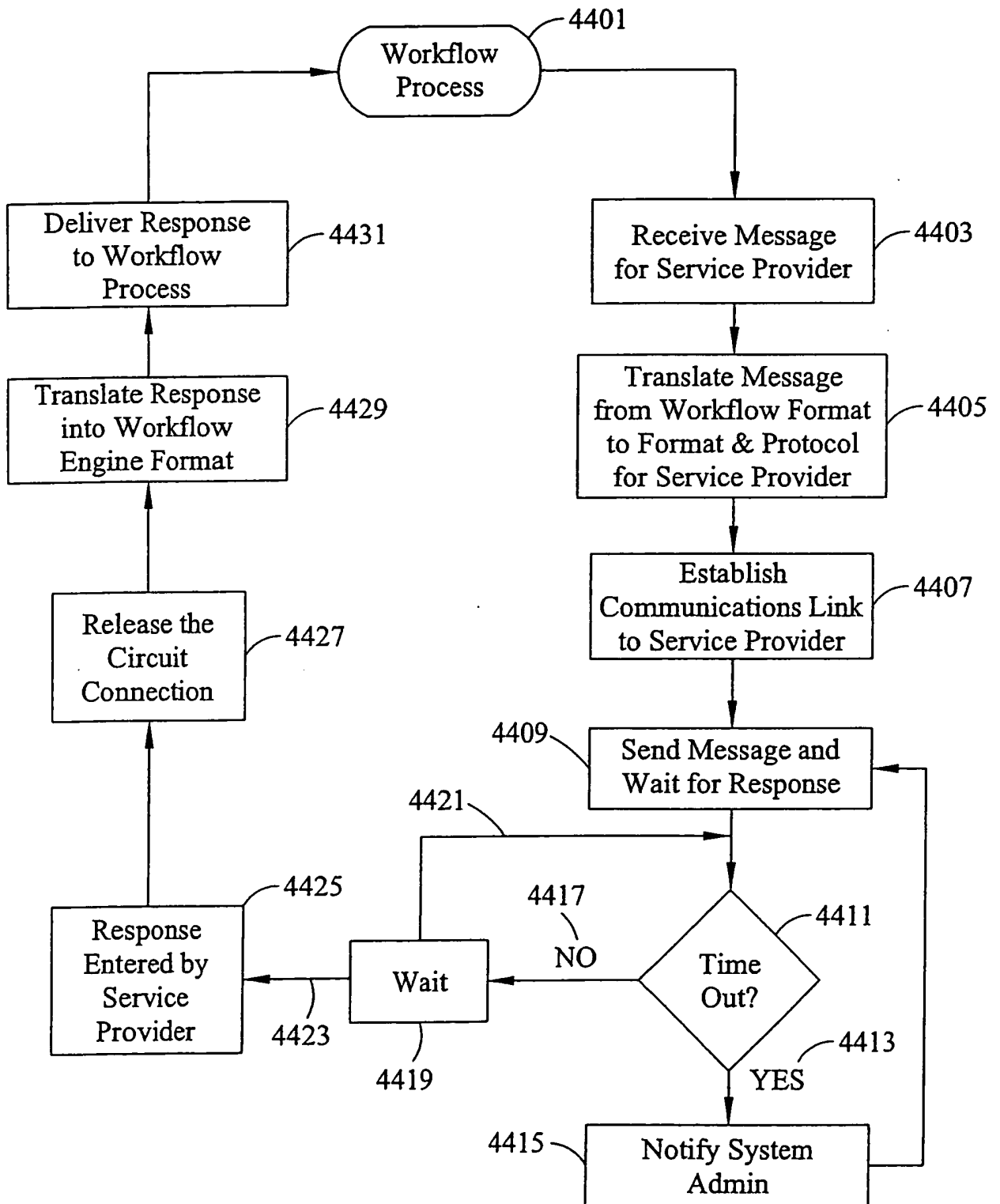


FIGURE 36

https://onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68A0BDA672569330062FFFD?EditDocument - Microsoft Internet Explorer	
https://onesystem.onepipeline.com/LOS.nsf/allLoansWeb/4B9A064E8AA7ABDB8725693E006367F4	
Need to ask a question?	Click here for help.
<div> <div>Loan Origination Request</div> <div>eXpress Application</div> </div>	
<div> <div>Disclosures</div> <div>Get Started</div> <div>Loan</div> <div>Property</div> <div>Borrower</div> <div>Financial</div> <div>Declarations</div> <div>Approved Products</div> <div>Origination Request</div> <div>Results</div> </div>	

"Congratulations.  
We'll get back to  
you within 24 hours."



RESPA guidelines require that the Loan Originator must, at a minimum, complete the tasks outlined under Step 1 and 2 of the OnePipeline Automated Compliance System in order to earn any portion of the loan origination. To earn the FULL loan origination fee, a Loan Originator must also complete all the tasks outlined under Steps 4 and 5. Further, if the Loan Originator does not complete all the tasks within a selected Step in the designated time frame, that portion of the loan origination fee associated with that entire step will be paid to the party completing the tasks. This rule is designed to insure that OnePipeline loan originators meet or exceed the minimum threshold work requirements of RESPA for earning any compensation.

#### Instructions:

- 1) Authorize the loan origination fee. by entering a percentage in the space provided below
- 2) Select any of the unassigned the Steps that you, as Loan Originator, would like to complete.
- 3) Assign any remaining Steps to your Real Estate Broker or Mortgage Broker

I authorize a loan origination fee of  % and request a loan for \$13500.

Loan number: 129775	Loan Originator: Joe Realtor	Borrower: Frank Schumk
Total Borrowers: 1	Loan Purpose: Purchase	

● Save

☐ Step 1: Consultation and Pre-Qualification  
15% of loan origination fee

● Delete

#### Task

- Coordinate marketing and advertising for potential borrowers
  - Review and explain entire loan process to borrower
  - Review and explain Pre-Qualification process with borrower
  - Complete online Pre-Qualification process with borrower
    - Compare lenders for 30 year fixed rate loans
    - Select a preferred lender or interest rate
    - Assess borrower's credit situation
    - Offer credit repair information and advice
    - Assess current financial situation, including income/debt ratios, assets, and current housing situation
    - Review and explain the different loan programs available based on the borrower's situation
    - Determine the specific loan program best suited for the borrower based on the type of loan, cost of loan, interest rate and loan to value percentages
- Review and explain the estimate of costs of the loan

⊙ Loan Originator



☐ Step 2: Loan Application  
20% of loan origination fee

Task

- Collect basic financial information from borrower
  - Review and explain the Authorization to Verify Information to the borrower
  - Have the borrower sign the Authorization to Verify Information
  - Review and explain the Business Disclosure Statement to the borrower
  - Have the borrower sign the Business Disclosure Statement
  - Complete the online Loan Application
    - Estimate property value of new property purchase
    - Determining down payment and loan to value for the new property purchase
    - Review new property purchase information and status
    - Review and correct current financial situation from Pre-Qualification
    - Collect borrower information including declarations
  - Determine loan origination fee
  - Select any of the unassigned Steps that you, as the loan originator, want to complete. Assign remaining Steps to your Real Estate Broker or Mortgage Broker as appropriate.
  - Schedule closing with borrower
  - Order Title Report
  - Order Appraisal
- ◎ Loan Originator

Figure 38

☐ Step 3: Loan Review and Administrative Tasks  
15% of loan origination fee

Task

- Provide quality control for and file/store copies of Authorization to Verify Form, Business Disclosure Form, Good Faith Estimate, Truth In Lending Statement and other Disclosures
  - Review loan file for accuracy with the borrower
  - Review and explain underwriting process and conditions with borrower
    - Review and explain underwriting process with borrower
    - Review and explain the financial information needed from the borrower
    - Review and explain the reason for the Homeowner's Insurance Binder with the borrower
    - Review and explain the reason for Title Report to the borrower
    - Review and explain the reason for the Appraisal to the borrower
    - Review and explain the reason for Flood Certification to the borrower
    - Review and explain the reason for the Survey (as required)
  - Review of the underwriting conditions
  - Submit file for underwriting approval
- ◎ Loan Originator  
○ Real Estate Broker  
○ Mortgage Processing Center

Figure 39

☐ Step 4: Borrower Updates and Loan Processing  
35% of loan origination fee

Task

- Review and explain underwriting decision with borrower
  - Review and explain other closing conditions to the borrower
    - Review and explain the Good Faith Estimate with borrower
    - Review and explain the Truth in Lending statement with borrower
    - Review and explain other federal and state disclosures with borrower
  - Get borrower's signature on documents
  - Collect the mandatory conditions from the borrower
    - Collect the income information (paystubs, W2 and tax records as required)
    - Collect the bank statements from the borrower
    - Collect the Insurance Binder information
  - Forward all conditions to processing
  - Review and explain the results of the Title Report
  - Review and explain the results of the Appraisal
  - Review and explain the results of the Flood Certification
  - Provide regular status updates to the borrower
  - Order the Flood Certification
  - Order the Survey (as required)
- Ⓒ Loan Originator  
Ⓒ Real Estate Broker  
Ⓒ Mortgage Processing Center

☐ Step 5: Closing  
15% of loan origination fee

Task

- Review and authorize the Clear to Close document from processing
  - Lock the interest rate for the loan
  - Coordinate closing with borrower and title company.
  - Attend closing
- Ⓒ Loan Originator  
Ⓒ Real Estate Broker  
Ⓒ Mortgage Processing Center



Go Back



Go Forward

Figure 40

<a href="https://onesystem.onepipeline.com">https://onesystem.onepipeline.com</a>	
<a href="https://onesystem.onepipeline.com/LOS.nsf/tasklist">https://onesystem.onepipeline.com/LOS.nsf/tasklist</a>	
Need to ask a question?	Click here for help.
Task List	

Change to View By Borrower

☐ Task Description

Step #2

717178 - Brad Sullivan: Order acceptable commitment for title insurance.

717178 - Brad Sullivan: Order acceptable appraisal for no less than \$1250

Step #3

125938 - C Lake: Obtain acceptable purchase agreement with all addendums

125938 - C Lake: Order acceptable appraisal for no less than \$####.

125938 - C Lake: Obtain signed copy of Credit Authorization and Business

125938 - C Lake: Obtain #### months most recent (consecutive) bank statement

125938 - C Lake: Obtain acceptable purchase agreement with all addendums

125938 - C Lake: Order acceptable commitment for title insurance

125938 - C Lake: Order acceptable appraisal for no less than \$####

125938 - C Lake: Obtain acceptable purchase agreement with all addendums

274430 - Brad Sullivan: Order acceptable commitment for title insurance

274430 - Brad Sullivan: Obtain signed 1003, Good Faith Estimate, Truth In

274430 - Brad Sullivan: Obtain #### months most recent (consecutive) bank

274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add

274430 - Brad Sullivan: Order acceptable appraisal for no less than \$####

274430 - Brad Sullivan: Disclose acceptable mortgage insurance certificate

274430 - Brad Sullivan: Order acceptable hazard insurance coverage with

274430 - Brad Sullivan: Obtain Verification of Deposit for all accounts

274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add

274430 - Brad Sullivan: Order acceptable appraisal for no less than \$####

274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add

274430 - Brad Sullivan: Order acceptable appraisal for no less than \$####

274430 - Brad Sullivan: Order acceptable commitment for title insurance

27807 - FAUSTO ARCEO: Obtain signed 1003, Good Faith Estimate, Truth In

27807 - FAUSTO ARCEO: Order acceptable appraisal for no less than \$####

Assigned To

Joe Realtor

Joe Realtor

Assigned To

Joe Realtor

Joe Realtor

Joe Realtor

Joe Realtor

Joe Realtor

Joe Realtor

Joe Realtor

Joe Realtor

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Joe Realtor


 Return to Main Menu

Figure 41